

STATE OF DELAWARE

Life Lines

Provided by the State of Delaware Group Health Insurance Program for their employees and their families

VOL. 28, NO. 12

"An ounce of prevention is worth a pound of cure."

DECEMBER 2008

NUTRITION & THE ELDERLY

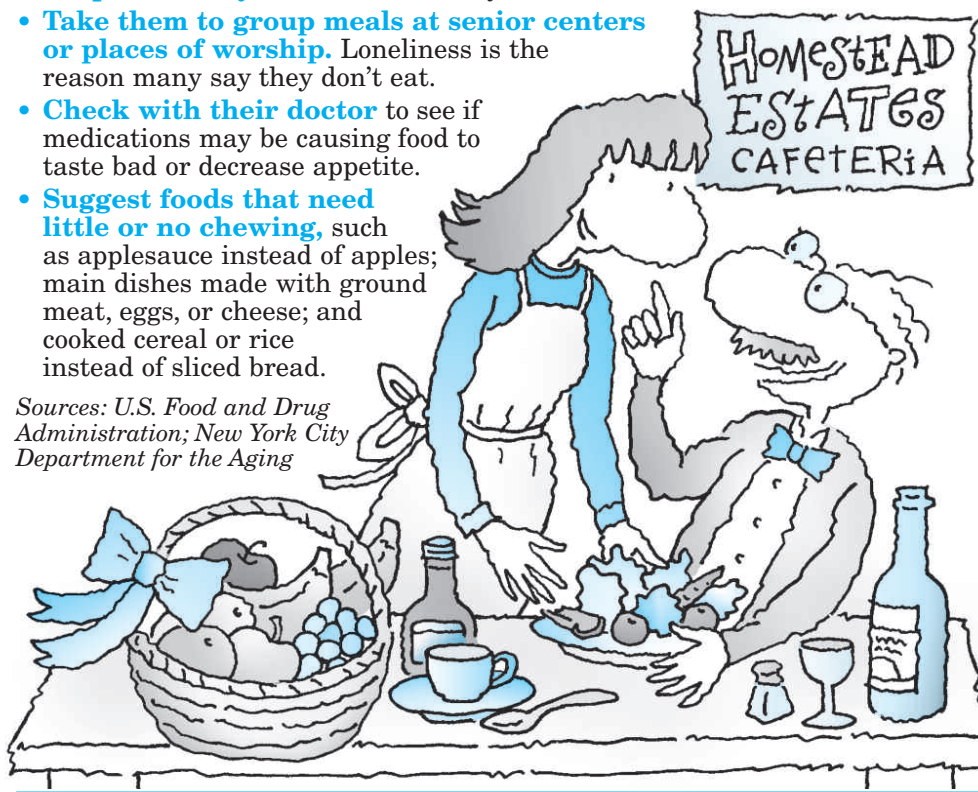
Be a guardian angel for seniors who live alone

Difficulty cooking or shopping, trouble chewing, lack of appetite, and depression are some of the reasons elderly folks who live on their own don't eat well. In fact, one of four suffers from malnutrition.

During the holidays (and all year long), you can help a single senior eat well and stay independent by reaching out in these ways:

- **Offer to shop for them** or find a grocery store that delivers.
- **Prepare or buy frozen meals** they can cook in a microwave.
- **Take them to group meals at senior centers or places of worship.** Loneliness is the reason many say they don't eat.
- **Check with their doctor** to see if medications may be causing food to taste bad or decrease appetite.
- **Suggest foods that need little or no chewing**, such as applesauce instead of apples; main dishes made with ground meat, eggs, or cheese; and cooked cereal or rice instead of sliced bread.

Sources: U.S. Food and Drug Administration; New York City Department for the Aging



5 sure ways men can lower their risk for heart disease

Over 16 years, middle-aged men who followed all five of these habits lowered their risk for heart disease by 87% compared to those who adopted none. The risk was 78% lower for four habits and 54% less for one.

1. Don't smoke.
2. Exercise at least 3.5 hours a week.
3. Maintain weight in proportion to your height.
4. Eat a diet centered around fruits and vegetables, whole grains, lean poultry, and unsaturated fats.
5. Consume alcohol only in moderation.

Source: *Circulation*, Vol. 114, pg. 160

Prescription pointers See page 7...

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eating well



FROM A TO Z

Get all the nutrition you need from food

VITAMIN OR MINERAL	WHY YOU NEED IT	WHERE TO GET IT
Vitamin A	Vision, bone growth, cell reproduction	Fortified nonfat milk, carrots, beef liver, sweet potatoes, whole eggs, spinach, apricots
Vitamin C	Antioxidant and immune system booster	Citrus fruits and juices, broccoli, peppers, strawberries, Brussels sprouts, bok choy
Vitamin D	Teams up with calcium to build strong bones	Fortified milk, salmon, shrimp. Exposure to the sun also helps your body make vitamin D.
Calcium	Strong bones and muscles; strong teeth in children	Nonfat milk, yogurt, and cheese. Fortified orange juice and cereal. Broccoli, figs.
Vitamin E	Basic antioxidant	Canola oil, safflower oil, sunflower seeds, wheat germ
Thiamin	Converts food into energy	Fortified cereals and grains, beans, baked potatoes with skin, pork chops
Riboflavin	Converts food into energy	Nonfat milk, yogurt, cottage cheese, spinach, beef liver, fortified grains, pork chops
Niacin	Converts food into energy	Fortified grain products, whole baked potatoes
Folate	Important before and during pregnancy	Spinach, dark leafy greens, beets, pinto beans, fortified cereals, avocados, beef liver
Vitamin B-12	Healthy nerves and red blood cells. Needed to make DNA	Cottage cheese, lean beef, chicken liver, salmon, fortified cereals
Iron	Red blood cells	Chicken liver, turkey, oatmeal, lentils, beans, lean beef
Potassium	Helps control blood pressure	Bananas, whole baked potatoes, most fruits and vegetables, lima beans
Zinc	Boosts immune system	Whole grains, fortified cereals, oysters, red meat, nuts

Source: *Nutrition: Concepts and Controversies*, by Frances Sizer & Eleanor Whitney, Ninth Edition, Thomson Wadsworth Publishing

High C's

Oranges, grapefruits, and kiwi fruits are packed with vitamin C.

In fact, most adults can go a long way toward meeting their daily needs for this important nutrient by eating a single orange — which contains 70 mg. Vitamin C recommendations for women are 75 mg per day; 90 mg per day for men.

Snacking on an orange instead of chips or cookies can also save you between 100 and 200 calories a day, which can translate into 10 to 20 pounds a year.

EATING-WELL RECIPE

Winter citrus salad Loaded with vitamin C to boost your immune system

- 3 medium red grapefruits
- 2 large oranges
- ½ lb. jicama, washed and peeled (Jicama is a crispy, sweet edible root that is sometimes called the Mexican turnip)
- 1 (½ lb.) avocado
- 6 large butter lettuce leaves, rinsed and crisped
- 5 kiwi fruit, peeled and cut in ¼-inch slices
- 6 thin slices red onion, separated into rings
- Salt

Celery Seed Vinaigrette

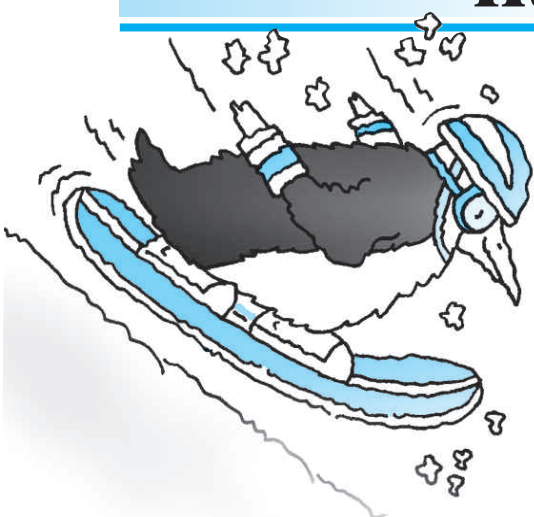
- 1 tsp. Dijon mustard
- 2 tsp. celery seed
- 2 Tbsp. sugar
- 3 Tbsp. canola oil
- ½ cup cider vinegar

Mix the vinaigrette ingredients and put together in a small bowl. Cut off peel and white membrane from grapefruits. Cut between membrane to release segments. Cut off peel and white membrane from oranges. Cut crosswise in ¼-inch thick slices. Finely shred the jicama. Halve and peel the avocado, and cut into thin wedges. Lay lettuce around edges of a platter. Arrange grapefruits, oranges, avocado, and kiwi on platter. Scatter onion rings over fruit. Add dressing and salt to taste.

Serves 6. Per serving: 269 calories, 3 g protein, 39 g carbohydrate, 13 g total fat, 1 g saturated fat, 9 g fiber, 28 mg sodium.

Sources: Produce Marketing Association; Produce for Better Health Foundation

fitness



SNOWBOARDING SAFETY

Do you have the right gear?

HELMET

- **Protect your head** with a properly fitting helmet with vents that allow you to hear.

WRIST GUARDS

- **Always wear wrist guards** made for snowboarders or inline skaters. The majority of snowboarding injuries are to the wrists.

OTHER PROTECTIVE EQUIPMENT

- **Sunscreen and protective eye goggles.** Racers and professionals may also wear arm guards, shin guards, and pants with padding on the knees and seat. A sports mouth guard can protect teeth from “gnashing” and cutting lips.

BOARDS, BOOTS, AND BINDINGS

- **Flexible, all-purpose boards are best for beginners.** Your weight, foot width, and ability level will determine the length and width of your snowboard.
- **Most experts recommend soft snowboarding boots to start** because they make it easier to balance and get up after a fall. Avoid moon boots and hiking boots. They increase the risk for ankle injuries and broken bones.
- **Non-releasable bindings** prevent the risk of runaway equipment.
- **Proper fit and adjustment are critical**, so make sure you have your board, boots, and bindings checked out at a reputable snowboard shop.

CLOTHING

- **Dress in multiple, lightweight layers that can be taken off or added as temperature changes.** Wear garments made from polypropylene next to your skin. It absorbs moisture, dries quickly, and helps keep you warm.

Sources: American Academy of Family Physicians; Stollery Children’s Hospital, Edmonton, Alberta

STICKING WITH IT

Phone calls, Internet programs keep people moving

A quick phone call to remind a friend to walk — or one from a friend to you — may be a good way to keep you both moving.

Researchers have found that brief telephone reminders were more successful in getting people to stick to a walking program than long phone counseling sessions. People also walked more when they followed a “prescription” of 30-minute walks at a moderate pace five to seven days a week rather than striving for an intense pace a few days a week.

Breaking 30 minutes into three 10-minute walks is another strategy that boosts motivation. Web-based programs, where participants fill out online questionnaires and receive individualized feedback, are also helpful.

Source: *Medicine & Science in Sports & Exercise*, Vol. 40, S567, July 2008



5

questions to ask yourself when you develop your fitness routine

1. Is it practical?

Does it fit into your likes and lifestyle? Will you need special equipment, clothing, or transportation?

2. Is it convenient?

Can you do it easily before or after work or on your lunch hour? Avoid joining a gym that’s not close to either your home or office.

3. How much time is involved?

Your goal is a minimum of 30 minutes total of brisk activity every day, but you can break that down into smaller segments.

4. What’s your budget?

Except for a good pair of shoes and the right socks, walking is essentially free. Some activities require club memberships, fees, and the costs of travel and preparation.

5. Can you do it year-round?

Find a balance of aerobic, strength, and flexibility exercises that allows you to stay active no matter what the weather.

Doc Talk

POWER TO THE PATIENT Patient Navigators

A friend called recently because her sister has been diagnosed with advanced breast cancer. I want to help them make informed decisions, so I speak with colleagues, do research, and even talk with her cancer doctor to ask questions and help translate his answers.

What I've been doing is becoming known as "patient navigation" in health-care circles. A patient navigator can provide:

- Information on what to expect from and how to cope with treatment
- Appointment scheduling and follow-up on test results
- Coordination of care among different physicians and facilities
- Referrals to support groups and classes
- Help with identifying financial resources for medications, transportation, and equipment
- Caring and support

If you would like to obtain the services of a patient navigator, start by asking your health-care plan for a nurse case manager or ask your primary care doctor to help personally or through an assistant.

Your hospital may have a patient navigator or equivalent service. A friend or family member can advocate for you by attending appointments and keeping track of your care. In addition, the Patient Advocate Foundation offers Patient Navigation services at no cost through their Case Management Department at 1-800-532-5274.

A patient navigator may be able to help you avoid the misunderstandings, gaps, and delays that are all too common in health care.

William J. Mayer, MD, MPH
Medical Editor

Do you have a subject you would like the doctor to discuss? E-mail DocTalk@HopeHealth.com.

The fighting flavonoids

♥ While no single food is a magic bullet, eating lots of flavonoid-rich foods may help protect your heart.

An analysis of more than 133 studies linked good dark chocolate (70% cocoa) to a decrease in blood pressure. Soy protein was associated with lower blood pressure and lower LDL (bad cholesterol), and drinking green tea also lowered LDL.

Other foods high in flavonoids include dark-colored fruits and vegetables like spinach, blueberries, purple grapes, onions, garlic, Brussels sprouts, and cranberries.

Source: *American Journal of Clinical Nutrition*, Vol. 88, pg. 38

On the sidelines

♥ When your child plays sports, support his or her efforts by being a good sport yourself.

Root for your team, but applaud good play no matter whose side it's on.

Always praise your child's efforts. Comment on a great three-point shot — not a missed free throw.

If you didn't see the game, first ask your child "How did you play?" rather than "Did you win?"

To deal with angry parents who can't keep their cool: Take some lollipops to the game and give them one to remind them they are there for their child — not themselves.

Source: *Journal of Applied Social Psychology*, Vol. 38, pg. 1442



Smart Living

Choose a day before each holiday for celebrating with relatives. Then spend the actual holiday in your own home, enjoying your own traditions.

Health

Health Briefs for Busy People

Turn off your cruise control

♥ When the road is slippery, turn off your cruise control. Snow, ice, slush, or even rain can cause wheel-spin and loss of control.

The only way to stop the wheels from spinning and maintain control of your vehicle is to immediately reduce power. An activated cruise control will continue to apply power, keeping the wheels spinning. By the time you disengage the cruise control, your car may be out of control.

Source: *California Department of Transportation*

Hot flash solution

♥ Turn down the thermostat to 64°F at night to help reduce hot flashes.

Many women wake up in the first half of the night because rapid eye movement (REM) activity, which suppresses hot flashes, is less frequent at this time. A cooler sleeping environment may help the problem.

Source: *North American Menopause Society*

Alcohol awareness

♥ Always appoint a designated driver before you head out for a holiday celebration or any other event that may include drinking.

Even social drinkers who consume a large amount of alcohol in a short time can experience dangerous alcohol blackouts.

Alcohol impairs the part of the brain that makes memories. That's why people often don't remember anything after a blackout, even though they appear to be functioning normally.

Others may get the impression that nothing is wrong and allow someone to drive or do other things that are not safe.

Source: *The Alcohol Blackout: Walking, Talking, Unconscious & Lethal*, by Donal F. Sweeney, MD, with Robert A. Liston, Mnemosyne Press; Duke University

NO to all tobacco

♥ **Snuff, chew, and other smokeless tobacco products increase a user's risk for cancer, just not as much as smoking does.** But the lower risk is no reason to substitute them for smoking.

Smokeless products contain more than 30 cancer-causing substances, and significantly increase a user's risk for oral and esophageal cancer. They may also open the gateway to start smoking.

Source: *The Lancet Oncology*, Vol. 9, pg. 667, July 2008

Diabetes

♥ **A fasting blood glucose screening for type 2 diabetes is recommended for all adults at age 45.**

You may want to talk to your doctor about earlier screening if you are overweight, have a family history of the disease, or have any of the possible symptoms of diabetes, including: frequent urination, excessive thirst, extreme hunger, unexplained weight loss, fatigue, and blurry vision.

Diabetes often has no symptoms, but can cause serious damage to the body before it is diagnosed.

Source: American Diabetes Association

Prevent lead poisoning

♥ **If your home was built before 1978, fix any peeling paint, frequently wet-mop floors and window sills, and use cold tap water, even for cooking, to reduce exposure to lead.**

Pregnant women and young children should avoid living in a house built before 1978 that is undergoing renovation.

Children absorb lead more easily than adults, and even small levels of lead can damage a child's brain. Wash your child's hands and toys regularly, and keep them away from products containing lead, especially recalled toys and toy jewelry.

Babies with a high risk for lead exposure should be screened for lead at 12 months of age.

Source: U.S. Centers for Disease Control and Prevention

FISCAL FITNESS

A simple way to make extra mortgage payments

Homeowners can save thousands of dollars in interest on 30-year mortgages by making extra payments on the principal balance of their mortgage each month.

An easy and cost-free way to do this is to indicate that you are making an additional principal payment on your payment slip each month — most slips now provide a specific line for adding extra. Divide your total monthly payment by 12 and add that amount to your regular monthly payment.

Many lenders will not take bi-monthly checks or payments. Mortgage services that offer to make the bi-monthly payments for you often will take your bi-monthly check but only send 13 payments a year to the mortgage holder.

Source: Scott Burns, syndicated columnist



FORECLOSURE WORRIES?

The Home Ownership Preservation Foundation hotline at 1-888-995-4673 provides free foreclosure counseling nationwide.

Beware of companies that try to take advantage of people facing foreclosure. Some might try to con you into signing over your home with the false promise that you can buy it back in the future. Some companies also charge very costly fees but provide very little help.

Boys to men

♥ **The next time your little guy gets all upset and starts to cry about something, let him tell you what's bugging him and then ask him, "What are we going to do about this?"**

Let him get all his tears and fears out in the open. Learning to suppress real emotions can have long-term consequences. Grown men are prone to suffering undiagnosed depression because they often don't express anxiety or fear.

So help your little buddy express himself.

Source: *Why Men Die First: How to Lengthen Your Lifespan*, by Marianne J. Legato, MD, FACP, Palgrave MacMillan Publishers

The information in this publication is meant to complement the advice of your health-care providers, not to replace it. Before making any major changes in your medications, diet, or exercise, talk to your doctor.

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safety

HOLIDAY SHOPPING

Presence of mind with presents in mind

- **Avoid putting packages in your car, and then going back into a mall to continue shopping.** If you're not finished, move your car to another parking area.
- **If your packages make it hard for you to walk upright or see,** ask a store employee for help carrying them.
- **Keep careful track of your bags, and make sure you have your credit card or checkbook** after you pay for something.
- **Check receipts.** If your full credit card number appears, take a pen and scratch it out.

If you take children shopping:

- **Make sure they know your cell phone number.** If they don't, give them a contact card that has your number on it.
- **Plan a place to meet if you get separated,** and make sure everyone knows how to find it easily.
- **Go over Stranger Danger.** Tell children to run away if someone they don't know offers anything or asks them to go somewhere. They should also tell a parent or a trusted adult immediately.

Sources: *The Hazelnut*, published by the Tukwila WA Police Department; National Crime Prevention Center



stress less

IN THE OFFICE

How not to annoy your co-workers

You'll go a long way toward creating a pleasant workplace if you strive to be courteous and thoughtful of others. Online job surveys and blogs identified the following as the most annoying office habits:

- **Loud talking,** laughing, and playing voicemail over a speakerphone
- **Strong perfume** or cologne, body odors, bad breath, or food at your desk
- **Coming to work sick** and spreading germs
- **Being messy** in common places and careless with equipment
- **Whining, making excuses,** and reacting defensively
- **Talking too much about your personal life** or non-work topics
- **Excessive personal phone calls** or use of the Internet
- **Personalized cell phone ring tones** and interruptions, especially in meetings
- **Tapping pencils, clicking pens,** and other noisy habits
- **Rude or sarcastic responses,** always being late

If you choose to confront an annoying co-worker, find out first if you are the only one bothered and if you can do something to avoid being affected.

Be honest and constructive, and let the person know how you are being affected. Be clear about what you want, and pick the right time and place for the conversation.

In all likelihood, the person is unaware of the impact of his or her behavior.

Source: *Group Health Cooperative, Seattle, WA*



LIFE LESSON #1

Learn to laugh at yourself

A flight attendant on a crowded flight that was delayed at the gate after everyone had boarded made this announcement over the intercom:

"We're sorry for the delay. The machine that normally rips the handles off your luggage is broken, so we're having to do it by hand."

"We should be finished and on our way shortly..."



take care



DENTAL COSTS

Have a “million dollar” smile without spending a fortune

Proper care is the number one thing you can do to save on dental costs. Brush your teeth twice a day, floss at least once a day, and visit your dentist regularly for cleanings and checkups.

- **Seek treatment right away for minor problems.** If you wait, they could turn into a root canal, or even worse, an extraction.
- **Ask how treatment options differ in cost, which solution will last longer, and if all the options solve the problem.** Your dentist may be able to prioritize a treatment plan to help you distinguish between problems that need care right away and those that are less urgent.
- **Dental school clinics, where care is supervised by professors,** can be less expensive. Call your local dental society for information about schools in your area.
- **Set up a dental savings account for expensive procedures** like crowns and braces. You may also be able to have your employer withhold a set amount from your paycheck for medical and dental expenses.

Source: American Dental Association

PRESCRIPTION POINTERS

When generics aren't available

If a generic drug isn't available for the medicine you're taking, ask your doctor if there is another drug in the same class that may work as well but is less expensive.

Often more than one drug can be used to treat a condition — these are called therapeutic alternatives. A generic version of a brand-name drug in the same class may be available. One brand may cost less than another, or one might be covered by your insurance.

To learn whether or not the drug you're taking has a generic form, visit the FDA Website at www.fda.gov/cder and click on **Drugs@FDA**.



December Health Observances

Our kids

Safe Toys and Gifts

Misuse of toys is the number one cause of eye injuries to children. Read all warnings and instructions on toys, and avoid those with sharp edges, hard points, and spikes. Toys that fly or shoot can also cause eye injuries.

Toys with small parts that can be easily swallowed are a choking hazard. Any toys with pieces small enough to fit into the cardboard tube inside a roll of toilet paper are not safe for young children. For more information, visit www.preventblindness.org or www.usa.safekids.org.

Handwashing Awareness

Teach your kids not to put their fingers in their eyes, nose, or mouth and to wash their hands with soap and hot water several times a day, and always after using the bathroom and before eating.

Regular soap is just fine. Antibacterial soaps do not kill the viruses that cause colds and flu and may contribute to the growth of antibiotic-resistant bacteria. Alcohol-based hand sanitizers are another good way to stop cold and flu germs. For more information, visit www.henrythehand.com.



Post emergency telephone numbers by your phone, and make sure your children know how and when to call 911.

your health matters

News from the Disability Insurance Program (DIP)

SHORT-TERM DISABILITY (STD)

Effective January 1, 2009, The Hartford's **new** "Clinical Intake" process for filing Short-Term Disability (STD) claims will begin for State of Delaware employees enrolled in the Disability Insurance Program. "Clinical Intake" means calls will be answered by The Hartford's clinical specialists who will continue to provide the same effective and efficient service previously provided by ability analysts with the added benefit of speaking to someone with medical expertise.

- Beginning on January 1, 2009, please call The Hartford's **new** toll-free telephone number of (866) 945-7781 to file your STD claim between the hours of 8:00 a.m. and 8:00 p.m. (ET), Monday through Friday.
- Through December 31, 2008, please continue to file your STD claim with The Hartford by calling the current toll-free telephone number of (800) 538-8439.
- You may also file your Short-Term Disability claim online at **www.TheHartfordAtWork.com**. Under the "Access Your Account" section, click on "Start a Claim," then click "Start a Short-Term Disability Claim." You must type in the State of Delaware's policy number of 071675 to continue your online submission. Within 24 business hours, a Hartford representative will return your call to review your online claim submission.

Remember, on or after January 1, 2009, the new toll-free telephone number

to file your STD claim with The Hartford will be **(866) 945-7781**.

RETURN TO WORK (RTW)

The Disability Insurance Program's Return To Work Coordinator (RTW-C) is available to assist you during your transition back to work from your approved Short-Term Disability claim. The RTW-C can assist you:

- In developing a Return to Work plan with your employer should you be returning with temporary restrictions or limitations.
- In acquiring assistive technology should you need it to perform the essential functions of your job.
- In obtaining Return to Work authorizations.

It's important to remember that being in contact with the RTW-C is not a substitute for maintaining contact with your agency/supervisor during your absence from work. Returning to work often takes collaborative efforts that include you, your physician, your employer and the RTW-C.

If you are returning to work from an approved Long-Term Disability claim, please note the following:

- If you were previously employed in a merit position, contact the Return to Work Coordinator at the Statewide Benefits Office within 15 days of your release to return to work and/or the termination of your LTD benefit.
- If you were previously employed by a school district, charter school, institution of higher education or other

non-merit agency, please contact your previous Human Resources department for assistance in placement.

The RTW-C can be reached at the following address and telephone number:

Statewide Benefits Office
500 West Loockerman Street, Suite 320
Dover, DE 19904
Tel: 302-739-8331 / Fax: 302-739-8339

For more information on the Disability Insurance Program (DIP) sponsored by the State of Delaware, please visit the Statewide Benefits Office website at **www.ben.omb.delaware.gov** or call the Statewide Benefits Office at (302) 739-8331.

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